

In re:  
Cynthia Santiago  
Debtor

Case No. 20-10164-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 16, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2022:

Recip ID	Recipient Name and Address
db	+ Cynthia Santiago, 81 Old Cedarbrook Rd., Wyncote, PA 19095-2045

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2022 at the address(es) listed below:

Name	Email Address
HOWARD GERSHMAN	on behalf of Creditor Transit Workers Federal Credit Union hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
JAMES RANDOLPH WOOD	on behalf of Creditor Cheltenham School District and Township of Cheltenham jwood@portnoffonline.com jwood@ecf.inforruptcy.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
ROBERT NEIL BRAVERMAN	on behalf of Debtor Cynthia Santiago rbraverman@mcdowelllegal.com kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;tcuccuini@mcdowelllegal.com;cgetz@mcdowelllegal.com;lwood@mcdowelllegal.com;kbrocious@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: : Chapter 13  
:   
CYNTHIA SANTIAGO :   
:   
:   
Debtor(s) : Bankruptcy No. 20-10164 ELF

**ORDER**

**AND NOW**, this 16th day of August, 2022, upon consideration of the Motion to Sell Real Property filed by debtor, upon notice to all interested parties, upon the filing, and any response thereto, and after a hearing before the Court and for good cause shown, it is hereby

**ORDERED**, pursuant to 11 U.S.C. § 363(b), that debtor is granted permission to sell his/her real property located at 81 Old Cedarbrook Rd #100 Wyncote PA 19095 (“Property”), free and clear of all liens, for the sale price of \$350,000.00, pursuant to the terms of a certain real estate agreement of sale dated as of May 13, 2022, to the buyer(s) thereunder, Cherie Austin (“Buyer”), who have been represented to be purchasing the Property at arms-length.

The proceeds of the sale, including any funds held as a deposit made by or on behalf of the Buyer, shall be distributed in the following manner:

- |    |   |                     |
|----|---|---------------------|
| 1. | Ordinary and reasonable settlement costs, including, but not limited to those related to notary services, deed preparation, disbursements, express shipping, surveys, municipal certifications, or any other such routine matters | \$ <u>3,680.00</u>  |
| 2. | Liens paid at closing -   | \$328,957.64        |
| 3. | Real estate taxes, sewer, trash and/or other such items   | \$ <u>12,486.86</u> |
| 4. | Property repairs, if any  | \$ <u>0.00</u>      |
| 5. | Real estate commission, at no greater than 6%   | \$ <u>12,645.00</u> |
| 6. | Attorney’s fees, if any   | \$ <u>0.00</u>      |

- |    |  |              |
|----|--|--------------|
| 7. | Any small (less than \$300) allowances agreed to be made to Buyer to settle any unforeseen dispute arising at settlement | \$ ____ 0.00 |
| 8. | Other  | \$ ____ 0.00 |
|    | TOTAL  | \$357,769.50 |

After paying all liens in full and all costs of sale, the title clerk shall pay to Kenneth E. West, Chapter 13 standing trustee, the balance of the sales proceeds, if any, approximately \$ \_\_\_\_ 0.00 \_\_\_\_, to be distributed by the standing trustee to all filed and allowed claims.

The title clerk shall fax a completed HUD-1 or settlement sheet from the closing directly to the trustee immediately upon the close of the settlement, and the trustee shall promptly notify the title company of his approval or objections to the sums to be disbursed.



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**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**